

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DAVID E. THOMAS, JR.
STACEY R. THOMAS
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:13-21978 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 28, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/06/2013 and confirmed on 7/24/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		119,666.85
Less Refunds to Debtor	835.74	
TOTAL AMOUNT OF PLAN FUND		118,831.11

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,435.00	
Trustee Fee	4,721.73	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,156.73

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 1225	0.00	54,489.32	0.00	54,489.32
	PNC BANK NA Acct: 1225	2,616.18	2,616.18	0.00	2,616.18
	WELLS FARGO BANK DBA WELLS FARGO Acct: 3292	19,033.28	19,033.28	1,904.48	20,937.76
					78,043.26

Priority					
	DANIEL R WHITE ESQ Acct:	0.00	0.00	0.00	0.00
	DAVID E. THOMAS, JR. Acct:	0.00	0.00	0.00	0.00
	DAVID E. THOMAS, JR. Acct:	835.74	835.74	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC Acct:	3,000.00	3,000.00	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX5-18	3,435.00	3,435.00	0.00	0.00
	*** NONE ***				

Unsecured					
	CACH LLC/CACV/COLLECT AMERICA(*) Acct: XXXXXXXXX1951	0.00	0.00	0.00	0.00
	JEFFERSON CAPITAL SYSTEMS LLC* Acct: 2416	196.84	196.84	0.00	196.84
	HSBC BEST BUY++ Acct: XXXXXXXXXXXXX6485	0.00	0.00	0.00	0.00
	ECAST SETTLEMENT CORP** Acct: 5153	1,149.94	1,149.94	0.00	1,149.94
	C A HOUSE MUSIC Acct: XXX6653	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 8376	657.72	657.72	0.00	657.72
	PRA/PORTFOLIO RECOVERY ASSOC	599.77	599.77	0.00	599.77

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9969				
	CHILDRENS PLACE++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX6012				
	COMENITY BANK	945.16	945.16	0.00	945.16
	Acct: 9773				
	QUANTUM3 GROUP LLC AGNT - COMENI	920.68	920.68	0.00	920.68
	Acct: 0203				
	QUANTUM3 GROUP LLC AGNT - COMENI	3,764.10	3,764.10	0.00	3,764.10
	Acct: 3931				
	QUANTUM3 GROUP LLC AGNT - COMENI	459.01	459.01	0.00	459.01
	Acct: 7750				
	PRA/PORTFOLIO RECOVERY ASSOC	767.55	767.55	0.00	767.55
	Acct: 4477				
	QUANTUM3 GROUP LLC AGNT - COMENI	566.55	566.55	0.00	566.55
	Acct: 7361				
	CAPITAL ONE NA**	666.68	666.68	0.00	666.68
	Acct: 6037				
	CAPITAL ONE NA**	212.93	212.93	0.00	212.93
	Acct: 0000				
	PRA/PORTFOLIO RECOVERY ASSOC	2,348.02	2,348.02	0.00	2,348.02
	Acct: 0406				
	DEPARTMENT STORES NATIONAL BANK	637.10	637.10	0.00	637.10
	Acct: 7006				
	DEPARTMENT STORES NATIONAL BNK	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXX5310				
	PRA/PORTFOLIO RECOVERY ASSOC	333.15	333.15	0.00	333.15
	Acct: 2787				
	PIER ONE IMPORTS INC	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX4986				
	PNC BANK NA	211.84	211.84	0.00	211.84
	Acct: 6519				
	QUANTUM3 GROUP LLC AGNT - MOMA F	552.61	552.61	0.00	552.61
	Acct: 7316				
	SPRINGLEAF FINANCIAL SERVICES INC(6,410.39	6,410.39	0.00	6,410.39
	Acct: 0854				
	TARGET NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: XXXXX3389				
	QUANTUM3 GROUP LLC AGNT - MOMA F	1,053.02	1,053.02	0.00	1,053.02
	Acct: 5708				
	PRA/PORTFOLIO RECOVERY ASSOC	835.76	835.76	0.00	835.76
	Acct: 0835				
	AMERICAN INFOSOURCE LP AGENT FOF	564.72	564.72	0.00	564.72
	Acct: 0001				
	PRA/PORTFOLIO RECOVERY ASSOC	754.75	754.75	0.00	754.75
	Acct: 4964				
	EQUITABLE GAS CO(*)	245.14	245.14	0.00	245.14
	Acct: 8768				
	TD BANK USA NA**	282.20	282.20	0.00	282.20
	Acct: 8990				
	JEFFERSON CAPITAL SYSTEMS LLC*	4,495.49	4,495.49	0.00	4,495.49
	Acct: 9511				
	GE CAPITAL RETAIL BANK++	0.00	0.00	0.00	0.00
	Acct: 9511				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
					29,631.12
TOTAL PAID TO CREDITORS					107,674.38

TOTAL	
CLAIMED	0.00
PRIORITY	21,649.46
SECURED	29,631.12

Date: 08/28/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DAVID E. THOMAS, JR.
STACEY R. THOMAS
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:13-21978 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
David E. Thomas, Jr.
Stacey R. Thomas
DebtorsCase No. 13-21978-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jfur
Form ID: pdf900Page 1 of 2
Total Noticed: 52

Date Rcvd: Sep 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2018.

db/jdb
aty
cr
13632573
13632575
13646995
13632576
13707027
13632580
13654729
13632581
13703858
13632583
13632595
13632589
13636952
13632592
13632593
13693685
13632594
13632597
13632598
13647228
13632602
13853016

+David E. Thomas, Jr., Stacey R. Thomas, 1725 Morris Street, Waynesburg, PA 15370-8111
+vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
+American Collection Systems, 811 Green Crest Drive--Suite 100, Westerville, OH 43081-2715
Best Buy, P.O. Box 5893, Carol Stream, IL 60197-5893
Big Lots/Retail Services, P.O. Box 15521, Wilmington, DE 19850-5521
+C.A. House of Music, 52335 National Road East, Saint Clairsville, OH 43950-8316
Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
Children's Place, P.O. Box 6403, Sioux Falls, SD 57117-6403
+Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
+EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
+Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive, Pittsburgh, PA 15212-5860
Gander Mountain Mastercard/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
+Law Firm of Allan C. Smith, The Bucks County Office Center, 1276 Veterans Highway--Suite E-1, Bristol, PA 19007-2597
+Macy's, Bankruptcy Processing, P.O. Box 8066, Mason, OH 45040-8066
+PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177
+PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
+PNC Mortgage, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5433
Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283
+Target National Bank, c/o Target Credit Services, P.O. Box 1581, Minneapolis, MN 55440-1581
+Target National Bank Visa, P.O. Box 9500, Minneapolis, MN 55440-9500
Wells Fargo Bank, N.A., dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657
Wells Fargo Dealer Services, Attn: Correspondence--MAC T9017-026, P.O. Box 168048, Irving, TX 75016-8048
eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
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13632574
13685842
13632577
13632578
13676484
13632579
13724366
13632582
13632584
13632585
13694189
13632586
13632587
13632588

+E-mail/Text: bnc@bass-associates.com Sep 06 2018 02:16:08 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
E-mail/PDF: rmscedi@recoverycorp.com Sep 06 2018 02:19:30 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
E-mail/Text: g20956@att.com Sep 06 2018 02:17:19 AT&T Mobility, 5020 Ash Grove Road, Springfield, IL 62711-6329
E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 06 2018 02:19:35 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
+E-mail/PDF: resurgentbknofications@resurgent.com Sep 06 2018 02:19:34 CACH, LLC, 4340 South Monaco Street--2nd Floor, Denver, CO 80237-3485
E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 06 2018 02:19:04 Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
+E-mail/Text: JCAP_BNC_Notices@jcap.com Sep 06 2018 02:17:08 COLLECTO US ASSET MANAGEMNT, INC., c/o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 06 2018 02:19:28 Capital One Retail Services/Big Lots, P.O. Box 5893, Carol Stream, IL 60197-5893
+E-mail/Text: bnc@bass-associates.com Sep 06 2018 02:16:08 Capital One, N.A., c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 06 2018 02:16:24 Fashion Bug/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 06 2018 02:16:24 Gander Mountain/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
+E-mail/PDF: gecsedirecoverycorp.com Sep 06 2018 02:19:48 Gap--GE Money Bank, Attn: Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104
E-mail/Text: JCAP_BNC_Notices@jcap.com Sep 06 2018 02:17:08 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 06 2018 02:16:24 Justice/Comenity Bank, Attention: Bankruptcy, P.O. Box 182686, Columbus, OH 43218-2686
E-mail/Text: bnckohlnotices@becket-lee.com Sep 06 2018 02:16:15 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
+E-mail/PDF: gecsedirecoverycorp.com Sep 06 2018 02:19:26 Lowe's, c/o GE Capital Retail Bank, Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104

District/off: 0315-2

User: jfur
Form ID: pdf900

Page 2 of 2
Total Noticed: 52

Date Rcvd: Sep 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13632590 +E-mail/PDF: gecsed@recoverycorp.com Sep 06 2018 02:19:01 Old Navy/GE Capital Retail Bank,
Attn: Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104
13710888 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 06 2018 02:19:53
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13632591 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 06 2018 02:16:25
Pier 1 Imports/Comenity Bank, Bankruptcy Department, P.O. Box 182125,
Columbus, OH 43218-2125
13678304 E-mail/Text: bnc-quantum@quantum3group.com Sep 06 2018 02:16:30
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13699483 E-mail/Text: bnc-quantum@quantum3group.com Sep 06 2018 02:16:30
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13640329 E-mail/PDF: rmsced@recoverycorp.com Sep 06 2018 02:19:54
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13632596 E-mail/PDF: cbp@onemainfinancial.com Sep 06 2018 02:19:24 Springleaf Financial Services,
107 East Roy Furman Highway--Suite 107, Waynesburg, PA 15370-8154
13644472 +E-mail/Text: bncmail@-legal.com Sep 06 2018 02:17:04 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13632599 +E-mail/PDF: gecsed@recoverycorp.com Sep 06 2018 02:19:26 Toys R US Credit Card/GE CRB,
Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104
13632600 E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Sep 06 2018 02:16:05
Verizon Wireless Bankruptcy Admin., P.O. Box 3397, Bloomington, IL 61702-3397
13632601 +E-mail/PDF: gecsed@recoverycorp.com Sep 06 2018 02:19:48 Walmart,
c/o GE Capital Retail Bank, P.O. Box 103104, Roswell, GA 30076-9104

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank, National Association
cr* +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
cr* eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136
13707028* Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
14265723* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTALS: 1, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC Bank, National Association
andygornall@latoufflawfirm.com
Daniel R. White on behalf of Debtor David E. Thomas, Jr. dwhite@zeblaw.com,
gianna@zeblaw.com/dwhite.zmw@gmail.com/r63228@notify.bestcase.com
Daniel R. White on behalf of Joint Debtor Stacey R. Thomas dwhite@zeblaw.com,
gianna@zeblaw.com/dwhite.zmw@gmail.com/r63228@notify.bestcase.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgrou@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 7